

Information to identify the case:

Debtor 1	Wilson Ortiz	Social Security number or ITIN xxx-xx-4928
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-15874-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Wilson Ortiz

7/6/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wilson Ortiz
Debtor

Case No. 16-15874-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 36

Date Rcvd: Jul 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 08, 2018.

db +Wilson Ortiz, 409 River Street, Paterson, NJ 07524-1918
aty +James Patrick Shay, Phelan Hallinan Diamond Jones, LLP, 1617 JFK Blvd., One Penn Center,
Suite #1400, Philadelphia, PA 19103-1814
cr +DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516087122 +AT&T Mobility, c/o EOS CCA, 700 Longwater Dr., Norwell, MA 02061-1624
516283837 +Anson Street, LLC, POB 10826, Greenville, SC 29603-0826
516168832 Anson Street, LLC, c/o Shellpoint Mortgage Servicing, PO Box 10826,
Greenville, SC 29603-0826
516087141 +Black Stone Realty Holdings LLC, 41-51 Wilson Ave., Newark, NJ 07105-3297
516319062 DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE F, Default Document Processing, N9286-01Y,
1000 Blue Gentian Road, Eagan, MN 55121-7700
516086424 +Deutsche Bank National, Attn: Phelan, Hallinan, Diamond & P.C., 400 Fellowship Road #100,
Mount Laurel, NJ 08054-3437
516162965 +HSBC Bank USA, 1800 Tysons Blvd., Suite 50, McLean, VA 22102-4267
516087128 +LVNV Funding LLC, c/o J.C. Christensen & Associates, P.O. Box 519,
Sauk Rapids, MN 56379-0519
516087132 Optimum, c/o Sunrise Credit Services Inc., P.O. Box 9100, Farmingdale, NY 11735-9100
516162964 +PSE&G, POB 14444, New Brunswick, NJ 08906-4444
516162962 +Passaic County Board of Taxation, 435 Hamburg Turnpike, Wayne, NJ 07470-2067
516086425 +Phelan Hallinan Diamond & Jones, P.C., 400 Fellowship Road, Suite 100,
Mt. Laurel, NJ 08054-3437
516087134 Progressive Inc., c/o AFNI Inc., P.o. Box 3068, Bloomington, IL 61702-3068
516087136 Synchrony Bank, c/o Central Credit Services LLC, 20 Corporate Hills Dr.,
Saint Charles. MO 63301-3749
516087138 +The Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
516087140 US Asset Management Inc., c/o EOS CCA, P.O. Box 981008, Boston, MA 02298-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 06 2018 23:23:36 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 06 2018 23:23:33 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516086423 +EDI: WFFC.COM Jul 07 2018 02:58:00 Americas Servicing Company, POB 14591,
Des Moines, IA 50306-3591
516087123 +E-mail/Text: bkcy@creditmgt.com Jul 06 2018 23:23:29 Commerce Energy,
c/o Credit Management Control, P.O. Box 1654, Green Bay. WI 54305-1654
516087124 EDI: RCSFNBMARIN.COM Jul 07 2018 02:58:00 Credit One Bank, P.O. Box 60500,
City of Industry, CA 91716-0500
516087125 +EDI: CONVERGENT.COM Jul 07 2018 02:58:00 Dish Network, c/o Convergent Outsourcing Inc.,
P.O. Box 9004, Renton, WA 98057-9004
516087126 EDI: WFNNB.COM Jul 07 2018 02:58:00 Express, c/o Comenity, P.O. Box 659728,
San Antonio. TX 78265-9728
516087127 +EDI: CBS7AVE Jul 07 2018 02:58:00 Ginny's, P.O. Box 2825, Monroe. WI 53566-8025
516087129 EDI: CBSMASON Jul 07 2018 02:58:00 Masseys, P.O. Box 2822, Monroe, WI 53566-8022
516087130 +EDI: MID8.COM Jul 07 2018 02:58:00 Midland Funding LLC, 8875 Aero Dr., Suite 200,
San Diego, CA 92123-2255
516087131 +E-mail/PDF: bankruptcy@ncfsi.com Jul 06 2018 23:28:55 New Century Financial Services,
110 So. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038
516122177 EDI: PRA.COM Jul 07 2018 02:58:00 Portfolio Recovery Associates, LLC, c/o General Motors,
POB 41067, Norfolk VA 23541
516087133 EDI: WFNNB.COM Jul 07 2018 02:58:00 Pier I Imports, c/o Comenity, P.O. Box 659617,
San Antonio, TX 78265-9617
516162963 +EDI: PRA.COM Jul 07 2018 02:58:00 Portoflio Recovery Associates,
120 Corporate Blvd, Suite 100, Norfolk, VA 23502-4952
516087135 EDI: NEXTTEL.COM Jul 07 2018 02:58:00 Sprint, 6200 Sprint Pkwy., Overland Park, KS 66251
516087137 +EDI: RMSC.COM Jul 07 2018 02:58:00 Synchrony Bank (GAP), P.O. Box 105972,
Atlanta, GA 30348-5972
516087139 EDI: NAVIENTFKASMDOE.COM Jul 07 2018 02:58:00 U.S. Dept. of Education, c/o Navient,
P.O. Box 9635, Wilkes Barre, PA 18773-9635

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
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Total Noticed: 36

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 08, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 6, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, AS TRUSTEE FOR HSI ASSET SECURITIZATION CORPORATION TRUST 2006-HE2, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-HE2 nj.bkecf@fedphe.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor Anson Street LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Robert Wachtel on behalf of Debtor Wilson Ortiz rwachtel@ronlevinlaw.com, irr72645@notify.bestcase.com
Ronald I. LeVine on behalf of Debtor Wilson Ortiz ronlevinlawfirm@gmail.com, irr72645@notify.bestcase.com

TOTAL: 5